

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

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In Re: Ivan D. Mejia and Alejandra M Estrada  
Debtor,

Chapter: 7  
Case No: 08-43347  
Judge Joel B. Rosenthal

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**NOTICE OF REQUIREMENT TO FILE A  
STATEMENT OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT  
(OFFICIAL FORM 23)**

Notice is hereby given that, subject to limited exceptions, each debtor in a bankruptcy case must complete an approved instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s), or in a joint case, each debtor must complete and file a separate Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. § 111. **(Note: If joint debtors, separate certificates must be filed.)**

The debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management, or the Certificate of Completion itself, must be filed with the court before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 or the Certificate of Completion within 45 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23 or the Certificate of Completion, the debtor(s) must pay the full reopening fee due for filing the motion.

Date:12/26/08

By the Court,

James M. Lynch  
Clerk, U.S. Bankruptcy Court

# CERTIFICATE OF NOTICE

District/off: 0101-4  
Case: 08-43347

User: admin  
Form ID: firmmngt

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Total Served: 4

Date Rcvd: Dec 26, 2008

The following entities were served by first class mail on Dec 28, 2008.  
db +Ivan D. Mejia, 15 Clare Street, Apt #2, Lowell, MA 01854-3103  
jdb +Alejandra M Estrada, 934 Westford Street, Lowell, MA 01851-2829  
aty +Louis S. Haskell, Law Office of Louis S. Haskell, 16 Pine Street, Suite 2, Lowell, MA 01851-3100

The following entities were served by electronic transmission on Dec 26, 2008.  
ust +E-mail/PDF: USTPRegion01.WO.ECF@usdoj.gov Dec 26 2008 20:45:41 Richard King,  
Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361  
TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*  
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2008

Signature: 